

**Information to identify the case:**

Debtor 1	<u>William S. Walker</u>	Social Security number or ITIN	xxx-xx-7639
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ericka A Walker</u>	Social Security number or ITIN	xxx-xx-9478
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-22578-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William S. Walker

Ericka A Walker

10/6/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William S. Walker  
 Ericka A Walker  
 Debtors

Case No. 17-22578-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db/jdb +William S. Walker, Ericka A Walker, 84 State Street, Penns Grove, NJ 08069-1624  
 516891833 +Advanced ENT, Patient Bill Processing Center, PO Box 49000, Baltimore, MD 21297-4900  
 516891835 C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399  
 516891839 +Convergent Healthcare Recoveries, PO Box 6209, Depart. 0102, Champaign, IL 61826-6209  
 516891840 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345  
 516891841 +Craig Lyons, 136 Gaither Drive, Suite 100 PO Box 1269, Mount Laurel, NJ 08054-1725  
 516891842 Credence Resource Management LLC, PO Box 2090, Southgate, MI 48195-4090  
 516891843 +Credit Control Corp, Po Box 120568, Newport News, VA 23612-0568  
 516891845 #+Equidata, Attn: Bankruptcy, 724 Thimble Shoals Blvd, Newport News, VA 23606-2574  
 516891847 +Faloni & Associates, 165 Passaic Ave Suite 301B, Fairfield, NJ 07004-3592  
 516891848 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104  
 516891849 +Freeman & Mintz, 34 Tanner Street Ste C, Haddonfield, NJ 08033-2482  
 516891854 +Medical Data Systems Inc, Mds, 2001 9th Ave Ste 312, Vero beach, FL 32960-6413  
 516891855 Memorial Hospital of Salem, PO Box 503899, Saint Louis, MO 63150-3899  
 516891857 +Monroe And Main, 1112 Seventh Ave., Monroe, WI 53566-1364  
 516891858 +Norfolk General Hospital, 600 Gresham Drive, Norfolk, VA 23507-1999  
 516891859 Norman Broudy, M.D. and Associates, 825 Washington Street, Wilmington, DE 19801-1509  
 516891860 +PMAB, LLC, 4135 South Stream Blvd, Suite 400, Charlotte, NC 28217-4636  
 516891863 Professional Account Services, PO Box 188, Brentwood, TN 37024-0188  
 516891864 The Memorial Hospital of Salem County, 310 Woodstown Road, Salem, NJ 08079  
 516891865 +Trident Asset Management, Attn: Bankruptcy, PO Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Oct 06 2017 22:08:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2017 22:10:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 06 2017 22:10:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516891834 +E-mail/Text: bankruptcy@pepcoholdings.com Oct 06 2017 22:10:49 Atlantic City Electric,  
 PO Box 13610, Philadelphia, PA 19101-3610  
 516891836 +EDI: CAPITALONE.COM Oct 06 2017 22:08:00 Capital One, Attn: Bankruptcy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 516891837 +EDI: MERRICKBANK.COM Oct 06 2017 22:08:00 Cardworks/CW Nexus, Attn: Bankruptcy,  
 PO Box 9201, Old Bethpage, NY 11804-9001  
 516891838 +E-mail/Text: kzoepfel@credit-control.com Oct 06 2017 22:10:55  
 Central Loan Administration & R, 425 Phillips Blvd., Ewing, NJ 08618-1430  
 516891844 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2017 22:10:49 Ditech, Attn:bankruptcy,  
 PO Box 6172, Rapid City, SD 57709-6172  
 516891846 +E-mail/Text: bknotice@erccollections.com Oct 06 2017 22:11:01 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 516891850 +EDI: IIC9.COM Oct 06 2017 22:08:00 IC Systems, Inc, 444 Highway 96 East,  
 St Paul, MN 55127-2557  
 516891851 EDI: JEFFERSONCAP.COM Oct 06 2017 22:08:00 Jefferson Capital Systems, 16 McLeland Rd,  
 Saint Cloud, MN 56303  
 516891853 +EDI: RESURGENT.COM Oct 06 2017 22:08:00 LVNV Funding, PO Box 10497,  
 Greenville, SC 29603-0497  
 516891856 +EDI: MID8.COM Oct 06 2017 22:08:00 Midland Funding, Attn: Bankruptcy, PO Box 939069,  
 San Diego, CA 92193-9069  
 516891861 EDI: PRA.COM Oct 06 2017 22:08:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541  
 516891862 EDI: PRA.COM Oct 06 2017 22:08:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,  
 Norfolk, VA 23541

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516891852\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
 (address filed with court: Jefferson Capital Systems, LLC, 16 McLeland Rd,  
 Saint Cloud, MN 56303)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 36

Date Rcvd: Oct 06, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Gary M. Salber on behalf of Debtor William S. Walker gsalberlaw@comcast.net  
Gary M. Salber on behalf of Joint Debtor Ericka A Walker gsalberlaw@comcast.net  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5